

AUSA  
copy

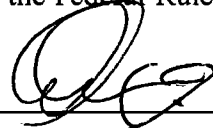
## APPEARANCE BOND FOR A MATERIAL WITNESS

AUSA Approval: WNR

<b>United States District Court</b>	<b>Southern District of California</b>
United States of America v.	Crim. Case No.
<b>RODRIGUEZ, JOSE MIGUEL</b>	Magis. Case No. <b>08 mj 0912</b>

We, Arturo Delgado Lopez (name of surety) and Vanessa Guzman-Sandoval (name of material witness), post this bond and acknowledge we and our personal representatives are bound to pay the United States of America the sum of \$ 5,000.00 and there has been deposited in the Registry of the Court the sum of \$ 500.00 in cash. This bond is conditioned upon and posted to secure the appearance of material witness Vanessa Guzman-Sandoval to testify as a witness in the case noted above, before the assigned United States Magistrate Judge or District Judge, in the United States District Court for the Southern District of California, at San Diego, California, and at such other places as the material witness may be required to appear in accordance with any and all court orders and directions given or issued by the Magistrate Judge or any District Judge relating to the material witness' appearance in the case noted above, whether the case remains in that district or is transferred to any other district. The appearance bond further secures the above noted material witness' compliance with any court order, including surrendering to the INS.

If the material witness adheres to and performs every condition of this bond, and appears at court as directed or ordered, this bond shall be exonerated, but if the material witness fails to perform any condition of this bond, or fails to appear at court as directed or ordered, payment of this bond shall be due immediately. Any Magistrate Judge or District Judge authorized to preside over the case noted above may declare a forfeiture of this bond if the material witness breaches any condition of this bond. If the bond is forfeited and the forfeiture is not set aside or remitted, a judgment may be entered upon a motion filed in the United States District Court for the Southern District of California against the surety for the amount stated above, with costs and interest added, and execution of the judgment may be issued or payment secured as provided by the Federal Rules of Criminal Procedure and the other laws of the United States.

Material Witness' Signature: x Surety's Signature: x   
 Surety's Home Address: 14128 Lanark St Van Nuys, CA 91402  
 Material Witness' U.S. Address: 14128 Lanark St. Van Nuys, CA 91402

**Acknowledgment:** The surety noted above signed this bond before me, Marie Elliott (print name of person witnessing surety's signature), on 3/27/08 (date), at Solana Beach, CA (city/state).  
 My address is: 462 Stevens Ave # 303, Solana Beach, CA 92075  
 Signature Of Person Witnessing Surety's Signature: Marie Elliott Dated: 3/27/08

**Bond Approved:** \_\_\_\_\_, United States Magistrate Judge or District Judge

[Revised 8/98]

**AFFIDAVIT BY THE OWNER OF THE CASH SECURITY FOR THIS BOND**

I, Arturo Delgado Lopez (print name of owner of cash), state that I reside at 14128 Lanark St. Van Nuys, CA 91402, and that I am the owner of the \$ 500.00 cash deposited in the Registry of the Court as security for this bond. That money is to be returned to me at the address noted here upon the exoneration of this bond.

I consent to subjecting those funds to the Local Court Rules of the United States District Court for the Southern District of California pertaining to bonds, and I consent, upon receiving notice of not less than ten days, to proceeding summarily to the rendering of a judgment against that cash security upon the breach of a condition under this bond or by the contumacy of the material witness.


Dated: x 03/27/08

  
Signature of the Owner of the Cash Security

**FINANCIAL JUSTIFICATION OF THE SURETY**

I, Arturo Delgado Lopez (print name of surety), state under penalty of perjury under the laws of the United States of America, that I have a net worth of at least \$ 5,000.00, and that I reside at 14128 Lanark St. Van Nuys, CA 91402.


Dated: x 03/27/08

  
Signature of the Surety

**SURETY AGREEMENT**

I understand by signing this bond I will be responsible for the material witness' appearance in court and for his or her compliance with any and all conditions of the release and orders as directed by the court. If the material witness does not appear in court as ordered or comply with the conditions of the release and any court orders, I will be required to pay the full amount of the bond, and any cash security I posted with the court may be taken by the United States Government to partially satisfy the obligation of this bond, and a judgment may be entered against me for the full amount of the bond.

Dated: x 03/27/08

  
Signature of the Surety



**FIRST SOUTHWESTERN TITLE COMPANY**  
Pasadena OfficeRecording Requested By:  
ACOUSTIC HOME LOANS

03 2644613

And After Recording Return To:  
ACOUSTIC HOME LOANS  
500 N STATE COLLEGE BLVD. STE. 400  
ORANGE, CALIFORNIA 92868  
Loan Number: 80000359

29875-37

(Space Above This Line For Recording Data)

**DEED OF TRUST****DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated AUGUST 28, 2003, together with all Riders to this document.
- (B) "Borrower" is ARTURO D. LOPEZ, A SINGLE MAN

Borrower is the trustor under this Security Instrument.

(C) "Lender" is ACOUSTIC HOME LOANS

Lender is a LLC

and existing under the laws of DELAWARE

Lender's address is 500 N STATE COLLEGE BLVD. STE. 400, ORANGE, CALIFORNIA 92868

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is FIRST SOUTHWESTERN TITLE CO.  
790 E. COLORADO BLVD., #700, PASADENA, CALIFORNIA 91101

(E) "Note" means the promissory note signed by Borrower and dated AUGUST 28, 2003. The Note states that Borrower owes Lender ONE HUNDRED EIGHTY-SEVEN THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$187,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than OCTOBER 1, 2033.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

Borrower Initials: A.L.CALIFORNIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Form 3005 1/01 Page 1 of 13DocMagic Express 800 649-1262  
www.docmagic.com

2212-014-032  
DOC# 03-2644613-01



PLEASE READ YELLOW SHEET FIRST

04008\*\*\*\*\*AUTO\*\*3-DIGIT 913  
LOPEZ,ARTURO D  
14128 LANARK ST  
VAN NUYS, CA 91402-5204



(fold line)

**RICK AUERBACH**  
LOS ANGELES COUNTY ASSESSOR  
500 WEST TEMPLE STREET, LOS ANGELES CA 90012-2770  
For all property tax related questions call  
(888) 807-2111 or (213) 974-3211  
Website: <http://assessor.co.la.ca.us/>

**HOW THE PROPERTY TAX  
SYSTEM WORKS**

**CITIES & COUNTY**  
Provides copies of all building  
permits issued.

**REGISTRAR-RECORDER/COUNTY CLERK**  
Website: <http://regrec.co.la.ca.us/>  
Provides copies of all deeds and other  
recorded documents.



**COUNTY ASSESSOR**  
Website: See Above

Assesses all real estate and personal property  
(businesses, boats, and airplanes) located  
throughout the entire county.



**AUDITOR - CONTROLLER**  
Website: <http://auditor.co.la.ca.us/>

Receives the assessments from the Assessor and  
applies the appropriate tax rate to determine the  
actual amount of property taxes owed.



**TREASURER - TAX COLLECTOR**  
Website: <http://tax.co.la.ca.us/main.htm>

Mails out the property tax bills, collects the money,  
and deposits it in the County Treasury.



**AUDITOR - CONTROLLER**  
Website: See Above

Allocates the money to over 900 local taxing  
agencies, including the County, cities, schools and  
special districts.

Loan Number: 80000359

**RIDER TO THE SECURITY INSTRUMENT**

This Rider is made AUGUST 28, 2003 and is incorporated into and deemed to amend and supplement the Security Instrument (deed of trust, warranty deed, mortgage, etc.) of the same date.

The property covered by this addendum is described in the security instrument and located at:  
14128 LANARK STREET, LOS ANGELES, CALIFORNIA 91402

**AMENDED PROVISIONS**

In addition to the provisions and agreements made in the Security Instrument, I/we further covenant and agree as follows:

**BORROWER'S RIGHT TO PREPAY**

I/We have the right to make payments of principal at any time before they are due. A prepayment of the entire unpaid principal is known as a full prepayment. A full prepayment of only part of the unpaid principal is known as a partial prepayment. Except as provided below, I may make a full or partial prepayment at any time.

**PENALTY UPON FULL OR PARTIAL PREPAYMENT**

If, within the first 48 month(s) of the date of this Security Instrument I/we make full or partial prepayment in any 12 month period of more than 20.000% of the original principal loan amount, the Note Holder may collect a penalty. That penalty will be equal to 6 months interest at the yearly rate of interest at the time the prepayment is made, on the amount of the prepayment which is more than 20.000% of the original principal loan amount, unless otherwise prohibited by applicable law or regulation. The penalty will be collected unless otherwise provided by applicable law or regulation.

If I make a partial prepayment there will be no change in the due date of my monthly payment unless the Note Holder agrees in writing to such a change.

If my loan has an adjustable rate feature, my partial prepayment may reduce the amount of my monthly payment after the first Change Date following my partial payment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

03 2644613

9/10703

Loan Number: 80000359

Date: AUGUST 28, 2003

Property Address: 14128 LANARK STREET, LOS ANGELES, CALIFORNIA 91402

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

LOT 54 OF TRACT NO. 15690, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 343 PAGE(S) 41 TO 45, INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

A.P.N. 2212-014-032

**03 2644613**

9710703

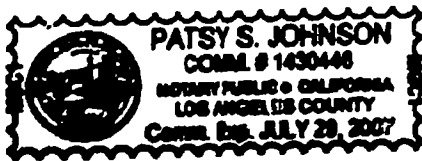
[Space Below This Line For Acknowledgment]

State of California )  
 ) ss.  
 County of LOS ANGELES )

On September 2, 2003 before me, Patsy S. Johnson  
 personally appeared ARTURO D. LOPEZ

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY SEAL

*Patsy S. Johnson*  
 NOTARY SIGNATURE

Patsy S. Johnson

(Typed Name of Notary)


03 264461

Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

**24. Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

**25. Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

  
 \_\_\_\_\_ (Seal)  
 ARTURO D. LOPEZ -Borrower

\_\_\_\_\_ (Seal)  
 -Borrower

\_\_\_\_\_ (Seal)  
 -Borrower

\_\_\_\_\_ (Seal)  
 -Borrower

\_\_\_\_\_ (Seal)  
 -Borrower

\_\_\_\_\_ (Seal)  
 -Borrower

Witness:

Witness:

Form 1040 U.S. Individual Income Tax Return 2006		(99) IRS Use Only--Do not write or staple in this space.																										
For the year Jan. 1-Dec. 31, 2006, or other tax year beginning		, 2006, ending																										
<b>Label</b>	<b>Your first name and initial</b> ARTURO	<b>Last name</b> LOPEZ	<b>Your social security number</b> 554-51-4728																									
	<b>If a joint return, spouse's first name and initial</b>	<b>Last name</b>	<b>Spouse's social security number</b>																									
<b>Use the IRS label. Otherwise, please print or type.</b>	<b>Home address (number and street). If you have a P.O. box, see instructions.</b> 14128 LANARK ST		<b>Apt. no.</b>																									
	<b>City, town or post office, state, and ZIP code. If you have a foreign address, see instructions.</b> VAN NUYS CA 91402-0000																											
<b>Presidential Election Campaign</b>	<b>Check here if you, or your spouse if filing jointly, want \$3 to go to this fund</b>		<b>You must enter your SSN(s) above.</b>																									
<b>Filing Status</b>	<input checked="" type="checkbox"/> 1 Single <input type="checkbox"/> 2 Married filing jointly (even if only one had income) <input type="checkbox"/> 3 Married filing separately. Enter spouse's SSN above and full name here. <input type="checkbox"/> 4 Head of household (with qualifying person). If the qualifying person is a child but not your dependent, enter this child's name here. <input type="checkbox"/> 5 Qualifying widow(er) with dependent child																											
<b>Exemptions</b>	<b>6a</b> <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a <b>b</b> <input type="checkbox"/> Spouse <b>c Dependents:</b> <table border="1"> <thead> <tr> <th>(1) First name</th> <th>Last name</th> <th>(2) Dependent's social security number</th> <th>(3) Dependent's relationship to you</th> <th>(4) X if qualifying child for child tax credit</th> </tr> </thead> <tbody> <tr> <td>DANIEL</td> <td>LOPEZ</td> <td>639-28-1154</td> <td>SON</td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>			(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) X if qualifying child for child tax credit	DANIEL	LOPEZ	639-28-1154	SON	<input type="checkbox"/>					<input type="checkbox"/>					<input type="checkbox"/>					<input type="checkbox"/>
(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) X if qualifying child for child tax credit																								
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				<input type="checkbox"/>																								
				<input type="checkbox"/>																								
				<input type="checkbox"/>																								
<b>If more than four dependents, see instructions.</b>	<b>Boxes checked on 6a and 6b</b> 1 <b>No. of children on 6c who:</b> • lived with you 0 • did not live with you due to divorce or separation 0 <b>Dependents on 6c not entered above</b> 1 <b>Add numbers on lines above</b> 2																											
<b>Income</b>	<b>d Total number of exemptions claimed</b> 2 <b>7 Wages, salaries, tips, etc. Attach Form(s) W-2</b> 7 <b>8a Taxable interest. Attach Schedule B if required</b> 8a 28 <b>b Tax-exempt interest. Do not include on line 8a</b> 8b <b>9a Ordinary dividends. Attach Schedule B if required</b> 9a <b>b Qualified dividends</b> 9b <b>10 Taxable refunds, credits, or offsets of state and local income taxes</b> 10 <b>11 Alimony received</b> 11 <b>12 Business income or (loss). Attach Schedule C or C-EZ</b> 12 36298 <b>13 Capital gain or (loss). Attach Schedule D if required. If not required, check here</b> <input type="checkbox"/> 13 <b>14 Other gains or (losses). Attach Form 4797</b> 14 <b>15a IRA distributions</b> 15a <b>b Taxable amount</b> 15b <b>16a Pensions and annuities</b> 16a <b>b Taxable amount</b> 16b <b>17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E</b> 17 -3530 <b>18 Farm income or (loss). Attach Schedule F</b> 18 <b>19 Unemployment compensation</b> 19 <b>20a Social security benefits</b> 20a <b>b Taxable amount</b> 20b <b>21 Other income. List type and amount</b> 21 <b>22 Add the amounts in the far right column for lines 7 through 21. This is your total income</b> 22 32796																											
<b>Adjusted Gross Income</b>	<b>23 Archer MSA deduction. Attach Form 8853</b> 23 <b>24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ</b> 24 <b>25 Health savings account deduction. Attach Form 8889</b> 25 <b>26 Moving expenses. Attach Form 3903</b> 26 <b>27 One-half of self-employment tax. Attach Schedule SE</b> 27 2565 <b>28 Self-employed SEP, SIMPLE, and qualified plans</b> 28 <b>29 Self-employed health insurance deduction</b> 29 <b>30 Penalty on early withdrawal of savings</b> 30 <b>31a Alimony paid b Recipient's SSN</b> 31a <b>32 IRA deduction</b> 32 <b>33 Student loan interest deduction</b> 33 <b>34 Jury duty pay gave to your employer</b> 34 <b>35 Domestic production activities deduction. Attach Form 8903</b> 35 <b>36 Add lines 23 through 31a and 32 through 35</b> 36 2565 <b>37 Subtract line 36 from line 22. This is your adjusted gross income</b> 37 30231																											

<b>Tax and Credits</b>	38	Amount from line 37 (adjusted gross income) . . . . .	38	30231
	39a	Check if: <input type="checkbox"/> You were born before January 2, 1942, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1942, <input type="checkbox"/> Blind. <b>Total boxes checked</b> <input type="checkbox"/> 39a <input type="checkbox"/> 39b		
		b If your spouse itemizes on a separate return or you were a dual-status alien, see instructions and check here . . . . .		
	40	Itemized deductions (from Schedule A) or your <b>standard deduction</b> (see left margin) . . . . .	40	33410
	41	Subtract line 40 from line 38 . . . . .	41	-3179
	42	If line 38 is over \$112,875, or you provided housing to a person displaced by Hurricane Katrina, see instructions. Otherwise, multiply \$3,300 by the total number of exemptions claimed on line 6d . . . . .	42	6600
	43	<b>Taxable income.</b> Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- . . . . .	43	
	44	<b>Tax.</b> Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 . . . . .	44	
	45	<b>Alternative minimum tax.</b> Attach Form 6251 . . . . .	45	
	46	Add lines 44 and 45 . . . . .	46	
<b>Standard Deduction for-</b> • People who checked any box on line 39a or 39b or who can be claimed as a dependent, see instr. • All others: Single or Married filing separately, \$5,150 Married filing jointly or Qualifying widow(er), \$10,300 Head of household, \$7,550	47	Foreign tax credit. Attach Form 1116 if required . . . . .	47	
	48	Credit for child and dependent care expenses. Attach Form 2441 . . . . .	48	
	49	Credit for the elderly or the disabled. Attach Schedule R . . . . .	49	
	50	Education credits. Attach Form 8863 . . . . .	50	
	51	Retirement savings contributions credit. Attach Form 8880 . . . . .	51	
	52	Residential energy credits. Attach Form 5695 . . . . .	52	
	53	Child tax credit. Attach Form 8901 if required . . . . .	53	
	54	Credits from: a <input type="checkbox"/> Form 8396 b <input type="checkbox"/> Form 8839 c <input type="checkbox"/> Form 8859 . . . . .	54	
	55	Other credits: a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Form . . . . .	55	
	56	Add lines 47 through 55. These are your <b>total credits</b> . . . . .	56	
57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0- . . . . .	57		

<b>Other Taxes</b>	58	Self-employment tax. Attach Schedule SE . . . . .	58	5129
	59	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137 . . . . .	59	
	60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required . . . . .	60	
	61	Advance earned income credit payments from Form(s) W-2, box 9 . . . . .	61	
	62	Household employment taxes. Attach Schedule H . . . . .	62	
	63	Add lines 57 through 62. This is your <b>total tax</b> . . . . .	63	5129

<b>Payments</b>	64	Federal income tax withheld from Forms W-2 and 1099 . . . . .	64	
	65	2006 estimated tax payments and amount applied from 2005 return . . . . .	65	
	66a	<b>Earned income credit (EIC)</b> . . . . .	66a	0
		b Nontaxable combat pay election . . . . .	66b	
	67	Excess social security and tier 1 RRTA tax withheld . . . . .	67	
	68	Additional child tax credit. Attach Form 8812 . . . . .	68	
	69	Amount paid with request for extension to file . . . . .	69	
	70	Payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8885 . . . . .	70	
	71	Credit for federal telephone excise tax paid. Attach Form 8913 if required . . . . .	71	
	72	Add lines 64, 65, 66a, and 67 through 71. These are your <b>total payments</b> . . . . .	72	

<b>Refund</b>	73	If line 72 is more than line 63, subtract line 63 from line 72. This is the amount you <b>overpaid</b> . . . . .	73	
	74a	Amount of line 73 you want <b>refunded to you</b> . If Form 8888 is attached check here . . . . .	74a	
		b Routing number <input type="text"/> c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	d Account number <input type="text"/>			
75	Amount of line 73 you want <b>applied to your 2007 estimated tax</b> . . . . .	75		

<b>Amount You Owe</b>	76	<b>Amount you owe.</b> Subtract line 72 from line 63. For details on how to pay, see instr. . . . .	76	5371
	77	Estimated tax penalty . . . . .	77	242

Do you want to allow another person to discuss this return with the IRS (see instr.)? ☐ Yes. Complete the following. ☐ No

Designee's name	Phone no.	Personal identification number (PIN)
-----------------	-----------	--------------------------------------

**Sign Here**

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation <b>LANDSCAPING</b>	Daytime phone number
	Spouse's signature If a joint return, <b>both</b> must sign.	Date	Spouse's occupation	

**Paid Preparer's Use Only**

Preparer's signature	Date 4/10/2007	Check if self-employed <input checked="" type="checkbox"/>	Preparer's SSN or PTIN 626-60-2115
Firm's name (or yours if self-employed), address, and ZIP code	EIN		Phone no.
<b>TAX AND PLUS</b> 13064 1/2 VAN NUYS BLVD PACOIMA CA 91331-0000			(818) 897-1210

**WACHOVIA****LOAN STATEMENT**

1 356

Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 03/01/08

Statement Date: 02/27/08

Questions about your loan?  
For quick answers, call. 800-642-0257  
9 a.m. - 9 p.m. Mon. - Fri., 9 a.m. - 6 p.m. Sat, Eastern Time  
(Please have your loan and Social Security numbers ready.)



001396 YNNNNN MSDIISTA



ARTURO D LOPEZ  
14128 LANARK ST  
PANORAMA CITY

CA 91402-5204

**1 PAYMENT OPTIONS**

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

1) Minimum Payment	1,615.88
2) Interest Only	2,857.37
3) Scheduled Principal and Interest	3,157.19
4) 15-Year Payment Plan	4,192.99

To check the status of your Wachovia loan anytime, day or night,  
visit us at Wachovia.com

For new purchase, refinance, or home equity loan assistance,  
simply call 800-914-8166

**2 CURRENT PAYMENT EXPLANATION**

Payment Options	Option 1	Option 2	Option 3	Option 4
Interest Due	2,651.30	2,651.30	2,651.30	2,651.30
Deferred Interest†	-1,241.49			
Principal Paid			299.82	1,335.62
Escrow/Other	206.07	206.07	206.07	206.07
Total Past Due				
Total Payment	1,615.88	2,857.37	3,157.19	4,192.99

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
			18,692.35	7.980

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-3,760.23	
Interest	Additional Assessments
4,229.43	
Late Charges/ Fees	Homeowners Insurance
206.55	
	Other
	1,915.26

F0473701  
INS 488 REV 01 (10/07)**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
01/20	BEGINNING BALANCE		+397,439.32			+376.87			
02/16	LATE CHARGE	70.49						70.49	
02/21	02/01 PHONE PMT	1,839.30	+1,253.03	1,409.81	8.040	+359.00		70.49	
02/27	ENDING BALANCE		+398,692.35			+737.87			

CK # 629  
03/08/08

**5 IMPORTANT MESSAGES**

Wachovia.com

Improve your financial situation at tax time and beyond with a free home loan review. You may be able to get cash to pay your property or income tax. Call 1-888-234-6101 today and help make this time of the year a little less taxing.

Get a headstart on your taxes! View and print your 2007 Mortgage Interest Statement (IRS form 1098) through Wachovia's Online Services. Not yet enrolled? Visit [wachovia.com](http://wachovia.com) today.

**WACHOVIA****LOAN STATEMENT**

Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 02/01/08

Statement Date: 01/08/08

Questions about your loan?  
For quick answers, call. 800-642-0257  
9 a.m. - 9 p.m. Mon. - Fri., 9 a.m. - 6 p.m. Sat, Eastern Time  
(Please have your loan and Social Security numbers ready.)

18,421



019421 YNNNN M9DLISIA



ARTURO D LOPEZ  
14128 LANARK ST  
PANORAMA CITY CA 91402-5204

**1 PAYMENT OPTIONS**

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

1) Minimum Payment 3,603.19

To check the status of your Wachovia loan anytime, day or night,  
visit us at Wachovia.com

For new purchase, refinance, or home equity loan assistance,  
simply call 800-914-8166

**2 CURRENT PAYMENT EXPLANATION****Payment Options**

Interest Due	2,662.84
Deferred Interest†	-1,253.03
Principal Paid	
Escrow/Other	359.00
Total Past Due	1,834.38
Total Payment	3,603.19

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
1,768.81	65.57	1,834.38	16,178.23	8.040

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-1,246.11	
Interest	Additional Assessments
1,409.81	
Late Charges/ Fees	Homeowners Insurance
70.49	
	Other

F04737-01

LNS-488 REV 01 (10/07)

**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
12/21	BEGINNING BALANCE		+394,932.12			+1,550.67			
12/31	INTEREST ON ESCROW	25.46				+25.46			
01/02	12/01 PHONE PMT	1,768.81	+1,246.11	1,409.81	8.070	+359.00			
01/02	MISC APPL PAY	70.49							+70.49
01/04	MISC APPL PAY	70.49						70.49	-70.49
01/08	ENDING BALANCE		+396,178.23			+1,935.13			

**5 IMPORTANT MESSAGES****Wachovia.com**

Your loan is 01 payment(s) past due. Your oldest payment was due 01/01/08.

\*\*\*\*\*If you are having difficulties making your mortgage payments, we encourage you to contact Wachovia Mortgage at 800-282-3451. Some of our payment plans may pleasantly surprise you. If your payment has already been made, please disregard this message.

World Savings is now part of Wachovia and your statement has a brand new look featuring the Wachovia name and color scheme. From this point forward, please make out your monthly mortgage check to Wachovia Mortgage. Rest assured, only the name of our company has changed. Your loan number and all customer service contact information (phone numbers and addresses) remain the same. Thank you.

Please detach coupon and return with payment. Thank you

**WACHOVIA****ESCROW STATEMENT****ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

001017 M9DLEWTA  
**ARTURO D LOPEZ**  
 14128 LANARK ST  
 PANORAMA CITY CA 91402-5204

1017

ANALYSIS DATE:

01/09/2008

LOAN NUMBER:

0044032852

PROPERTY ADDRESS:

14128 LANARK ST  
 PANORAMA CITY CA 91402

**YOUR HOME LOAN PAYMENT MAY BE CHANGING - THIS STATEMENT WILL HELP YOU UNDERSTAND WHY**

This annual disclosure statement is required by Federal law and provides a detailed summary of activity related to your escrow account. At your request, we maintain an escrow account that is used to pay items such as your property taxes, insurance premiums, and/or mortgage insurance. If you have questions about this statement, please refer to the enclosed guide.

**1 YOUR HOME LOAN PAYMENT**

This section provides a breakdown of both your current and new payments, including the minimum payment, total escrow payment and repayment of any shortage that may exist (or credit for an overage of less than \$50). Please refer to Section 3 for an explanation of how your new escrow payment amount was calculated. If your loan is an adjustable rate mortgage, an additional payment change may occur on the anniversary of your loan. Refer to your billing statement for additional payment options.

**NEW MONTHLY  
HOME LOAN PAYMENT****CURRENT MONTHLY  
HOME LOAN PAYMENT**

Minimum Payment	\$1,409.81	\$1,409.81
Escrow Payment	\$206.07	\$260.23
Shortage Payment or Overage Credit	\$0.00	\$98.77
Credit Life and/or Disability Payment	\$0.00	\$0.00
Other	\$0.00	\$0.00

<b>TOTAL MONTHLY PAYMENT</b>	<b>\$1,615.88</b>
<b>NEW PAYMENT EFFECTIVE DATE</b>	<b>03/01/08</b>

\$1,768.81

**2 ESCROW OVERAGE**

If the overage amount is greater than \$50, a refund check is attached below, provided your loan is current. Here are several options you may wish to consider:

- Your loan has \$16,178.23 in deferred interest. You may use the escrow overage to reduce your deferred interest. This interest payment may be tax deductible (please consult your tax advisor).
- You may use the escrow overage to reduce your principal balance.
- You may deposit the funds to your escrow account if you anticipate higher tax or insurance amounts for the coming year.

If the overage amount is \$50 or less, we have credited the amount and reduced your next new monthly home loan payment accordingly, provided your loan is current.

**3 ANTICIPATED ESCROW ACCOUNT DISBURSEMENT AND NEW ESCROW PAYMENT AMOUNTS FOR THE NEXT 12 MONTHS**

This section shows the property tax amount and/or insurance premium we anticipate we will collect for and pay on your behalf during the next twelve months. The dollar amount shown may reflect the last amount actually paid for each item or we may project the next amount due as allowed by Federal law (See Section 5 for an explanation of escrow account projection). Insurance and tax payments are disbursed before their due date to allow for mailing and processing time at the tax office or insurance company.

ESCROW ITEM	YEARLY DISBURSEMENT AMOUNT	NEW MONTHLY ESCROW PAYMENT AMOUNT
Mortgage Insurance	\$0.00	\$0.00
Taxes	\$1,887.88	\$157.32
Insurance	\$585.00	\$48.75
<b>TOTAL PAYMENTS FROM ESCROW</b>	<b>\$2,472.88</b>	<b>\$206.07</b>

67600

During this period, an additional \$25.46 was deposited into your escrow account for interest on escrow.

CITIES, COUNTY, SCHOOLS AND ALL OTHER TAXING AGENCIES IN LOS ANGELES COUNTY  
**SECURED PROPERTY TAX FOR FISCAL YEAR JULY 1, 2007 TO JUNE 30, 2008**

MARK J. SALADINO, TREASURER AND TAX COLLECTOR

FOR ASSISTANCE CALL 1 (213) 974-2111 OR 1 (888) 807-2111, ON THE WEB AT [www.lacountypropertytax.com](http://www.lacountypropertytax.com)

ASSESSOR'S ID. NO.

CK

DETAIL OF TAXES DUE FOR **2212 014 032 07 000**

**33**

**PROPERTY IDENTIFICATION**

ASSESSOR'S ID. NO.: 2212 014 032 07 000

OWNER OF RECORD AS OF JANUARY 1, 2007

SAME AS BELOW

MAILING ADDRESS

LOPEZ, ARTURO D  
 14128 LANARK ST  
 PANORAMA CITY CA 91402-5204

AGENCY	AGENCY PHONE NO.	RATE	AMOUNT
GENERAL TAX LEVY		1.000000	\$ 1,449.95
ALL AGENCIES			

VOTED INDEBTEDNESS			
CITY-LOS ANGELES		.038051	\$ 55.17
METRO WATER DIST		.004500	6.52
COMMUNITY COLLEGE		.008794	12.75
UNIFIED SCHOOLS		.123342	178.84

**DIRECT ASSESSMENTS**

LA STORMWATER	(213) 485-2402	\$	21.83
LACD VECTR CNTRL	(800) 273-5167		5.88
LACITY PARK DIST	(213) 978-1896		18.36
CITY LT MAINT	(213) 847-1363		58.37
COUNTY PARK DIST	(213) 738-2983		19.34
FLOOD CONTROL	(626) 458-4337		27.39
CITY ST. FUND	(213) 978-1099		8.32
TRAUMA/EMERG SRV	(866) 587-2862		25.14

**ELECTRONIC FUND TRANSFER (EFT) NUMBER**

ID#: 19 2212 014 032 2 YEAR: 07 SEQUENCE: 000 3

PIN: 589344

For American Express, Mastercard and Visa payments call 1 (888) 473-0835 and have available the EFT number listed above. Service fees will be charged.

**SPECIAL INFORMATION**

**PROPERTY LOCATION AND/OR PROPERTY DESCRIPTION**

14128 LANARK ST LOS ANGELE  
 TRACT NO 15690 LOT 84

**TOTAL TAXES DUE**

**\$1,887.86**

FIRST INSTALLMENT TAXES DUE NOV. 1, 2007

**\$943.94**

SECOND INSTALLMENT TAXES DUE FEB. 1, 2008

**\$943.92**

**VALUATION INFORMATION**

ROLL YEAR 07-08	CURRENT ASSESSED VALUE	TAXABLE VALUE
LAND	96,820	96,820
IMPROVEMENTS	55,175	55,175

**ASSESSOR'S REGIONAL OFFICE**

REGION #03 INDEX: TRA:00013  
 NORTH DISTRICT OFFICE  
 13800 BALBOA BLVD.  
 SYLMAR CA 91342  
 (818) 833-6000

ACCT. NO.: 572 PRINT NO.: 329880 BILL ID.: IB

TOTAL 151,995  
 LESS EXEMPTION: HOME 7,000

NET TAXABLE VALUE 144,995

THERE WILL BE A \$50.00 CHARGE FOR ANY CHECK RETURNED BY THE BANK.  
 KEEP THIS UPPER PORTION FOR YOUR RECORDS. YOUR CANCELLED CHECK IS YOUR RECEIPT.

76C494P (7/07)

PLEASE USE THIS BILL FOR PAYMENT ONLY IF YOUR TAXES ARE  
 NOT PAID BY YOUR LENDER/MORTGAGE COMPANY.  
 PARA INFORMACIÓN ÚNICAMENTE  
 FAVOR DE USAR ESTA FACTURA PARA HACER PAGO SOLO SI  
 SUS IMPUESTOS NO SON PAGADOS A TRAVÉS DE SU BANCO O  
 CASA FINANCIERA.  
 INFORMATION ONLY

**WORLD SAVINGS**

How may we help you?

**LOAN STATEMENT**

Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 12/01/07

Statement Date: 11/20/07

**Questions about your loan?**

For quick answers, call .....1-800-642-0257  
8 a.m. - 8 p.m. Mon. - Fri., 8 a.m. - 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)



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ARTURO D LOPEZ  
14128 LANARK ST  
PANORAMA CITY

CA 91402-5204

**1 PAYMENT OPTIONS**

Select your option on the Payment Coupon below. Please see  
**CHOOSING YOUR PAYMENT OPTIONS** on reverse side for explanations.

1) Minimum Payment 3,570.41

To check the status of your World loan anytime, day or night,  
visit us at .....[www.worldsavings.com](http://www.worldsavings.com)  
For new purchase, refinance, or home equity loan assistance,  
simply call .....1-800-914-8166

**2 CURRENT PAYMENT EXPLANATION**

Payment Options	
Interest Due	2,655.92
Deferred Interest†	-1,246.11
Principal Paid	
Escrow/Other	359.00
Total Past Due	1,801.60
Total Payment	3,570.41

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
1,670.46	131.14	1,801.60	13,606.42	8.070

† See explanation of deferred interest on reverse side under **CHOOSING YOUR PAYMENT OPTIONS**.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-12,587.21	1,876.32
Interest	Additional Assessments
13,114.60	
Late Charges/ Fees	Homeowner's Insurance
262.28	585.00
	Other

**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
10/24	BEGINNING BALANCE		+393,606.42						
11/15	COUNTY TAX	943.94				+2,720.61			
11/17	HAZARD INS	585.00				-943.94			
11/16	LATE CHARGE	65.57				-585.00			
11/20	ENDING BALANCE		+393,606.42			+1,191.67		65.57	

**5 IMPORTANT MESSAGES**
[www.worldsavings.com](http://www.worldsavings.com)

Your loan is 01 payment(s) past due. Your oldest payment was due 11/01/07.  
\*\*\*\*\*If you are having difficulties making your mortgage payments, we encourage you to contact World Savings at 1-800-282-3451. Some of our payment plans may pleasantly surprise you. If your payment has already been made, please disregard this message.

World Savings is now part of Wachovia and your statement will soon have a brand new look featuring the Wachovia name and color scheme. Beginning December 31, 2007, please make out your monthly mortgage check to Wachovia Mortgage. Rest assured, only the name of our company has changed. Your loan number and all customer service contact information/phone numbers/addresses remain the same. Thank you.

Please detach coupon and return with payment. Thank you.



Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 10/01/07

Statement Date: 09/22/07

### Questions about your loan?

For quick answers, call .....1-800-642-0257  
8 a.m. – 8 p.m. Mon. – Fri., 8 a.m. – 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)



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ARTURO D LOPEZ  
14128 LANARK ST  
PANORAMA CITY

CA 91402-5204

## 1 PAYMENT OPTIONS

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

Minimum Payment	1,670.46
Interest Only	2,984.09
Scheduled Principal and Interest	3,265.69
15-Year Payment Plan	4,229.71

To check the status of your World loan anytime, day or night,  
visit us at .....[www.worldsavings.com](http://www.worldsavings.com)

For new purchase, refinance, or home equity loan assistance,  
simply call .....1-800-914-8166

## 2 CURRENT PAYMENT EXPLANATION

Payment Options	Option 1	Option 2	Option 3	Option 4
Interest Due	2,625.09	2,625.09	2,625.09	2,625.09
Deferred Interest†	-1,313.63			
Principal Paid			281.60	1,245.62
Escrow/Other	359.00	359.00	359.00	359.00
Total Past Due				
Total Payment	1,670.46	2,984.09	3,265.69	4,229.71

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
			12,292.79	8.030

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

## 3 YEAR-TO-DATE INFORMATION

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-11,273.58	932.38
Interest	Additional Assessments
11,803.14	
Late Charges/ Fees	Homeowner's Insurance
262.28	Other

## 4 TRANSACTION ACTIVITY

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
08/25	BEGINNING BALANCE		+390,994.36			+2,002.61			
09/17	09/01 MAIL PMT	1,736.03	+1,298.43	1,311.46	8.010	+359.00		65.57	
09/22	ENDING BALANCE		+392,292.79			+2,361.61			

1670 46 CLE # 581  
OCT/15/07

## 5 IMPORTANT MESSAGES

[www.worldsavings.com](http://www.worldsavings.com)

**IMPORTANT INFORMATION ABOUT YOUR LOAN MARGIN:** Due to the change from the Golden West Cost of Savings Index to the Wachovia Cost of Savings Index, your margin has been reduced to 3.190%. If you have any questions, please refer to the letter informing you of this change mailed earlier this year, or call 1-877-372-3439.

**LOAN STATEMENT**

Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 02/01/07

Statement Date: 01/23/07

**Questions about your loan?**

For quick answers, call .....1-800-642-0257  
8 a.m. - 8 p.m. Mon. - Fri., 8 a.m. - 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)

**1 PAYMENT OPTIONS**

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

1) Minimum Payment	1,637.27
2) Interest Only	2,841.96
3) Scheduled Principal and Interest	3,107.46
4) 15-Year Payment Plan	3,977.62

To check the status of your World loan anytime, day or night,  
visit us at .....[www.worldsavings.com](http://www.worldsavings.com)  
For new purchase, refinance, or home equity loan assistance,  
simply call .....1-800-914-8166

**2 CURRENT PAYMENT EXPLANATION**

Payment Options	Option 1	Option 2	Option 3	Option 4
Interest Due	2,516.15	2,516.15	2,516.15	2,516.15
Deferred Interest†	-1,204.69			
Principal Paid			265.50	1,135.66
Escrow/Other	260.24	260.24	260.24	260.24
Total Past Due	65.57	65.57	65.57	65.57
Total Payment	1,637.27	2,841.96	3,107.46	3,977.62

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
	65.57	65.57	2,200.25	7.900

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-1,181.04	
Interest	Additional Assessments
1,311.46	
Late Charges/ Fees	Homeowner's Insurance
	Other

**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
12/19	BEGINNING BALANCE		+381,019.21			+260.24			
12/30	INTEREST ON ESCROW	.27				+.27			
01/16	LATE CHARGE	65.57						65.57	
01/17	01/01 MAIL PMT	1,571.70	+1,181.04	1,311.46	7.850	+260.24			
01/23	ENDING BALANCE		+382,200.25			+520.75			

**5 IMPORTANT MESSAGES**

[www.worldsavings.com](http://www.worldsavings.com)

Start the New Year off right - with a free analysis to find out if your loan still meets your financial needs. If you want to pay off some debts, make home improvements or lower your mortgage payments, now is the time to talk to World. Call 1-866-691-2248.

Get a headstart on your taxes! View and print your 2006 Mortgage Interest Statement (IRS form 1098) through World's Online Banking Service. Not yet enrolled in Online Banking? Signup is easy. Visit us at [www.worldsavings.com](http://www.worldsavings.com) today.


**WORLD SAVINGS**  
 How may we help you?®
**LOAN STATEMENT**

Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 05/01/07

Statement Date: 04/19/07

**Questions about your loan?**

For quick answers, call .....1-800-642-0257  
 8 a.m. - 8 p.m. Mon. - Fri., 8 a.m. - 5 p.m. Sat., Central Time  
 (Please have your loan and Social Security numbers ready.)

**1 PAYMENT OPTIONS**

Select your option on the Payment Coupon below. Please see  
**CHOOSING YOUR PAYMENT OPTIONS** on reverse side for explanations.

1) Minimum Payment **3,406.49**

To check the status of your World loan anytime, day or night,  
 visit us at .....**www.worldsavings.com**

For new purchase, refinance, or home equity loan assistance,  
 simply call .....**1-800-914-8166**

**2 CURRENT PAYMENT EXPLANATION**

Payment Options	
Interest Due	2,572.51
Deferred Interest†	-1,261.05
Principal Paid	
Escrow/Other	359.00
Total Past Due	1,736.03
Total Payment	3,406.49

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
1,670.46	65.57	1,736.03	4,630.34	8.000

† See explanation of deferred interest on reverse side under **CHOOSING YOUR PAYMENT OPTIONS**.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-3,611.13	932.38
Interest	Additional Assessments
3,934.38	
Late Charges/ Fees	Homeowner's Insurance
65.57	Other

**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
03/21	BEGINNING BALANCE		+384,630.34			+207.61		65.57	
04/16	LATE CHARGE	65.57				+207.61			
04/19	ENDING BALANCE		+384,630.34						

CHF 484  
 5-8-07- \$1736.03

**5 IMPORTANT MESSAGES**

**www.worldsavings.com**

Your loan is 01 payment(s) past due. Your oldest payment was due 04/01/07.  
 \*\*\*\*\*If you are having difficulties making your mortgage payments, we encourage you to contact World Savings at 1-800-282-3451. Some of our payment plans may pleasantly surprise you. If your payment has already been made, please disregard this message.

Have your financial needs changed? Want to refinance? Need cash? Contact World first! Because you're our highly valued customer, we may offer you faster, cheaper, and easier options than other lenders can. Call us at 1-866-691-2246.

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and return with payment. Thank you.

**LOAN STATEMENT**

Property Address: 14128 LANARK ST  
PANORAMA CITY CA 91402-5204

Loan Number: 44032852

Payment Due Date: 04/01/07

Statement Date: 03/20/07

**Questions about your loan?**

For quick answers, call .....1-800-642-0257  
8 a.m. – 8 p.m. Mon. – Fri., 8 a.m. – 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)



ARTURO D LOPEZ  
14128 LANARK ST  
PANORAMA CITY

CA 91402-5204

**1 PAYMENT OPTIONS**

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

1) Minimum Payment	1,670.46
2) Interest Only	2,916.79
3) Scheduled Principal and Interest	3,183.57
4) 15-Year Payment Plan	4,073.72

To check the status of your World loan anytime, day or night,  
visit us at .....[www.worldsavings.com](http://www.worldsavings.com)

For new purchase, refinance, or home equity loan assistance,  
simply call .....1-800-914-8166

**2 CURRENT PAYMENT EXPLANATION**

Payment Options	Option 1	Option 2	Option 3	Option 4
Interest Due	2,557.79	2,557.79	2,557.79	2,557.79
Deferred Interest†	-1,246.33			
Principal Paid			266.78	1,156.93
Escrow/Other	359.00	359.00	359.00	359.00
Total Past Due				
Total Payment	1,670.46	2,916.79	3,183.57	4,073.72

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
			4,630.34	7.980

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-3,611.13	932.38
Interest	Additional Assessments
3,934.38	
Late Charges/ Fees	Homeowner's Insurance
65.57	Other

**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
02/24	BEGINNING BALANCE		+383,404.94			+780.99			
03/13	COUNTY TAX	3.30				-3.30			
03/13	COUNTY TAX	929.08				-929.08			
03/14	03/01 MAIL PMT	1,670.46	+1,225.40	1,311.46	7.940	+359.00			
03/20	ENDING BALANCE		+384,630.34			+207.61			

**5 IMPORTANT MESSAGES**

[www.worldsavings.com](http://www.worldsavings.com)

Improve your financial situation at tax time and beyond with a free home loan review. You may be able to get cash to pay your property or income tax. Call 1-866-691-2247 today and help make this time of the year a little less taxing.

**MATERIAL WITNESS INFORMATION SHEET****CASE INFORMATION**Case Name: U.S. v. Jose Miguel RodriguezCase No. 08 mj 0912AUSA Name: Doug KeehnAUSA Telephone: 619-557-6549

Case Agent: \_\_\_\_\_

Agency: CBP**INFORMATION ABOUT THE MATERIAL WITNESS**Name: Vanessa Guzman-SandovalA-Number: 88895850Date of Birth: 10/8/1984Immigration Status: Mexican NationalForeign Address: Domicilio Conocido, Juarez Coronaco, Tlalcanaleda PueblaDid The Material Witness Sign An I-826? UnknownRelationship to Defendant: None**PERSON MATERIAL WITNESS WILL RESIDE WITH DURING PENDENCY OF THE CASE**Name: Arturo Delgado-LopezRelationship to Witness: Family FriendHome Address: 14128 Lanark Street, Van Nuys, CA91402Business Address: SameHome Telephone: (818) 317-2462Business Telephone: n/a**RELATIVE OF THE MATERIAL WITNESS RESIDING IN THE U.S.**Name: n/a

Relationship to Witness: \_\_\_\_\_

Home Address: \_\_\_\_\_

Business Address: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

**ATTORNEY FOR THE MATERIAL WITNESS**Name: Gayle Mayfield-Venieris Tel: 858/793-8090 Fax: 858/793-8099Address: 462 Stevens Avenue, Suite 303, Solana Beach, CA 92075**INFORMATION ABOUT THE SURETY**Name: Arturo Delgado-LopezRelationship to Witness: Family FriendImmigration Status: U.S. ResidentRelationship to Defendant: NoneHome Address: 14128 Lanark Street, Van Nuys, CA91402Business Address: SameHome Telephone: (818) 317-2462Business Telephone: n/aDoes The Surety Have An Immigration Record (if so, the charges): none knownDoes The Surety Have A Criminal Record (if so, the charges): none known**FOR INS USE ONLY**1. MATERIAL WITNESS ☐SURRENDERED ☐FAILED TO APPEAR ☐2. \_\_\_\_\_  
*Signature*\_\_\_\_\_  
*Date*